

<b>Information to identify the case:</b>		
Debtor 1:	Christopher S Leonard	Social Security number or ITIN: xxx-xx-0256
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Bonnie J Castle	Social Security number or ITIN: xxx-xx-5867
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 4/27/23
Case number:	23-05619	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Christopher S Leonard	Bonnie J Castle
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	103 North Elm Street Mount Prospect, IL 60056	103 North Elm Street Mount Prospect, IL 60056
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/28/23

**For more information, see page 2**

Debtor **Christopher S Leonard and Bonnie J Castle**

Case number **23-05619**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p><b>May 24, 2023 at 01:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p> <p><b>Location:</b> <b>Appear by Zoom. For instructions,, visit <a href="http://www.chi13.com">www.chi13.com</a></b></p>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <span style="float: right;"><b>Filing deadline: 7/24/23</b></span></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <span style="float: right;"><b>Filing deadline: 7/6/23</b></span></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <span style="float: right;"><b>Filing deadline: 10/24/23</b></span></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <span style="float: right;"><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</span>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>6/14/23 at 10:30 AM</b> ; Location: <b>Courtroom 682, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <a href="https://www.zoomgov.com/">https://www.zoomgov.com/</a> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 9362 1728 and no passcode needed.</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b>          Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

In re:  
Christopher S Leonard  
Bonnie J Castle  
Debtors

Case No. 23-05619-DLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Apr 28, 2023

Form ID: 309I

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher S Leonard, Bonnie J Castle, 103 North Elm Street, Mount Prospect, IL 60056-2516
30217666	+ Lloyd & McDaniel, Att: Bankruptcy, 700 N Hustbourne Pkwy Ste. 200, Louisville, KY 40222-5395
30217669	+ Mandarich Law, PO Box 109032, Chicago, IL 60610-9032

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Apr 28 2023 22:25:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Apr 28 2023 22:25:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Apr 28 2023 22:26:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30217643	+ Email/Text: backoffice@affirm.com	Apr 28 2023 22:26:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
30217644	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 28 2023 22:25:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
30217647	Email/Text: BNBSB@capitalsvcs.com	Apr 28 2023 22:25:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
30217651	Email/Text: BNBSB@capitalsvcs.com	Apr 28 2023 22:25:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
30217645	+ EDI: TSYS2	Apr 29 2023 02:17:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
30217646	^ MEBN	Apr 28 2023 22:21:23	Blitt & Gaines, 775 Corporate Woods Parkway, Vernon Hills, IL 60061-3112
30217658	Email/Text: cfcbackoffice@contfinco.com	Apr 28 2023 22:25:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
30217648	+ EDI: CAPITALONE.COM	Apr 29 2023 02:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30217649	+ Email/Text: bankruptcy@cavps.com	Apr 28 2023 22:26:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
30217650	+ EDI: WFNNB.COM	Apr 29 2023 02:17:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
30217652	+ EDI: CITICORP.COM	Apr 29 2023 02:17:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St

District/off: 0752-1

User: admin

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Date Rcvd: Apr 28, 2023

Form ID: 3091

Total Noticed: 50

			Louis, MO 63179-0034
30217653	+ EDI: CITICORP.COM	Apr 29 2023 02:17:00	Citibank/The Home Depot, Citicorp Credit Svcs/ Bk dept, Po Box 790034, St Louis, MO 63179-0034
30217654	+ EDI: WFNNB.COM	Apr 29 2023 02:17:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30217655	+ EDI: WFNNB.COM	Apr 29 2023 02:17:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30217656	+ EDI: WFNNB.COM	Apr 29 2023 02:17:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
30217657	+ EDI: WFNNB.COM	Apr 29 2023 02:17:00	Comenitybank/onestop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30217659	+ EDI: CITICORP.COM	Apr 29 2023 02:17:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
30217660	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 28 2023 22:24:31	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
30217668	+ EDI: CITICORP.COM	Apr 29 2023 02:17:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
30217661	+ EDI: DISCOVER.COM	Apr 29 2023 02:17:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30217662	Email/Text: BNSFN@capitalsvcs.com	Apr 28 2023 22:25:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
30217663	Email/Text: BNSFS@capitalsvcs.com	Apr 28 2023 22:25:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
30217664	Email/Text: BNBLAZE@capitalsvcs.com	Apr 28 2023 22:25:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
30217688	EDI: IRS.COM	Apr 29 2023 02:17:00	Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346
30217665	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 28 2023 22:25:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30217667	+ Email/PDF: resurgentbknottifications@resurgent.com	Apr 28 2023 22:24:32	LVNV Funding, Po Box 10587, Greenville, SC 29603-0587
30217672	Email/Text: ml-ebn@missionlane.com	Apr 28 2023 22:25:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30217670	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 28 2023 22:25:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
30217671	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2023 22:24:26	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
30217673	+ EDI: AGFINANCE.COM	Apr 29 2023 02:17:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30217674	+ EDI: LCIPHMMRGT	Apr 29 2023 02:17:00	PHH Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
30217675	^ MEBN	Apr 28 2023 22:21:23	Portfolio Recovery, c/o Blitt and Gaines, 775 Corporate Woods Parkway, Vernon Hills, IL 60061-3112
30217676	+ Email/Text: bankruptcy@regionalmanagement.com	Apr 28 2023 22:25:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
30217677	+ Email/PDF: resurgentbknottifications@resurgent.com	Apr 28 2023 22:24:32	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
30217678	Email/Text: cathy@scratchpay.com	Apr 28 2023 22:25:00	Scratch Financial, 815 Colorado Blvd, Los Angeles, CA 90041

District/off: 0752-1

User: admin

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Total Noticed: 50

30217680	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217679	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217681	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217682	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217683	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
30217684	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217685	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30217686	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
30217687	+ EDI: RMSC.COM	Apr 29 2023 02:17:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Christopher S Leonard cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3